

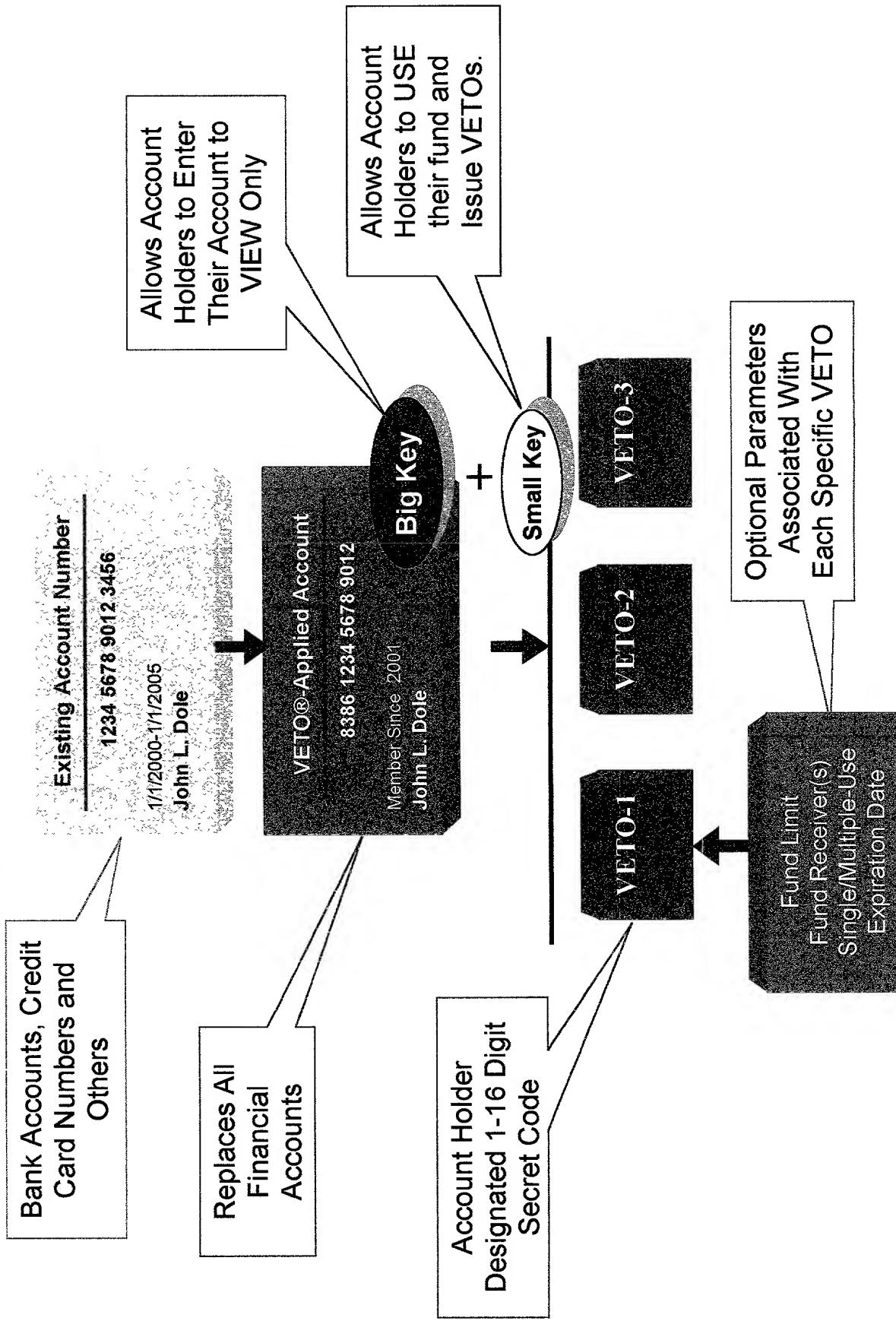
FIGURE - 1**VIRTUAL EXPRESS TRANSACTION ORDER (VETO) SYSTEM**

FIGURE 2
WEB-BASED VETO SUBMISSION FORM

(An accountholder can only access this form after the accountholder logs on to the VETO system using BIGKEY)

VETO-Applied Account Number:

1	2	3	4	5	6	7	8	9	0	1	2	3	4	5
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Accountholder's Name: **Alfred L. Chi**
Address: **46 Bayley Street
Westwood, MA 02090
U.S.A.**

Select fund sources and amount(s)

<input type="checkbox"/> Citibank Master	\$ <input type="text"/>
<input type="checkbox"/> Citibank Visa	\$ <input type="text"/>
<input type="checkbox"/> BankBoston Checking	\$ <input type="text"/>
<input type="checkbox"/> BankBoston Savings	\$ <input type="text"/>
<input type="checkbox"/> VETO Savings	\$ <input type="text"/>
Total Amount	\$ <input type="text"/>

Add another financial account to this system

Select a fund receiver (optional)

Receiver 1:

Receiver 2:

Receiver 3:

These funds are to be used for: One-time purchase OR Multiple purchases

These funds are set to expire on (dd/mm/yyyy)

Check here if you want the system to provide you with a VETO

Select your own VETO (1 to 16-digits, numbers or letters)

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(Type in **SMALLKEY**)

(Red indicates you have messages, green indicates your VETO has been approved)

Message from Accountant
Account Status
View your accounts
View your transactions

FIGURE 3

VETO-APPLIED E-PURCHASE SYSTEM

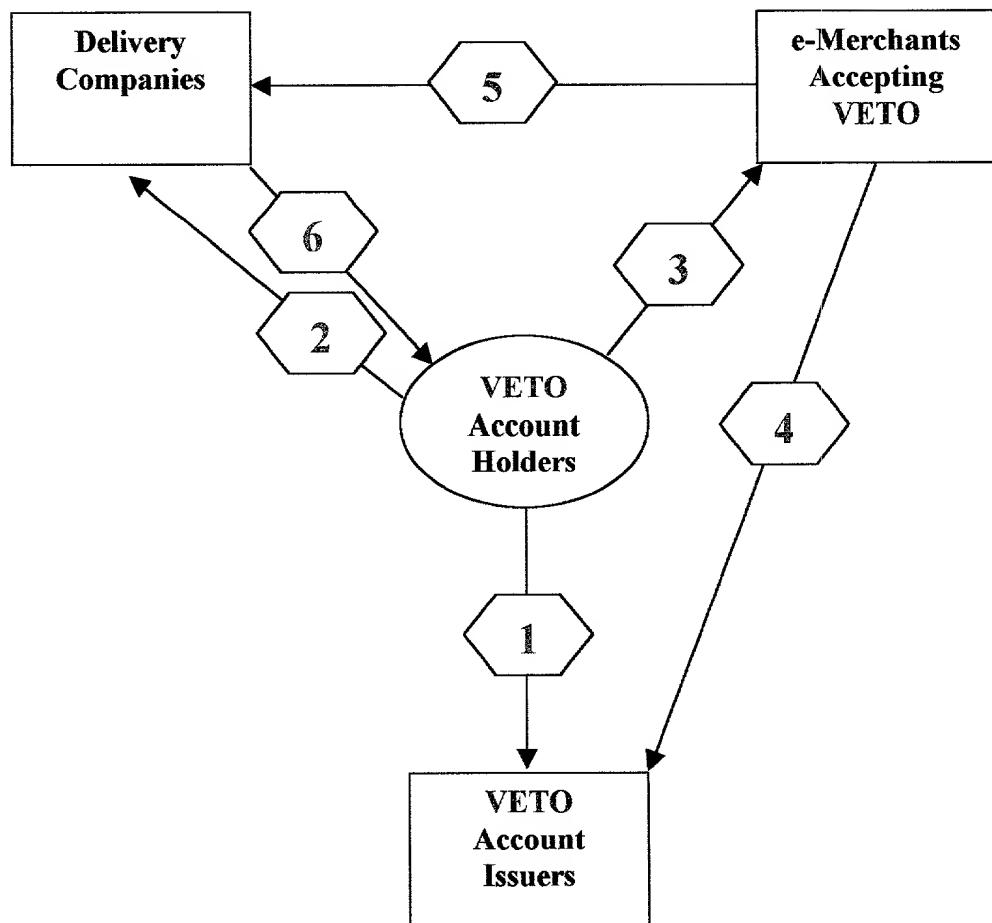


FIGURE 3A
E-PURCHASE SYSTEM WITHOUT VETO

